

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

ZOLI A. LAPORTE
KELLY M. LAPORTE
Debtor(s)

Case No. 22-70143JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2022.
- 2) The plan was confirmed on 06/21/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/20/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$115,199.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,586.50
Less amount refunded to debtor	\$2,962.87

NET RECEIPTS: **\$7,623.63**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$306.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,306.99**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	2,434.00	NA	NA	0.00	0.00
AIDVANTAGE O/B/O THE DEPARTME	Unsecured	5,429.00	15,491.40	15,491.40	0.00	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	1,149.00	1,149.90	1,149.90	0.00	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	894.00	1,001.50	1,001.50	0.00	0.00
BANK OF AMERICA NA**	Unsecured	3,276.00	3,480.41	3,480.41	0.00	0.00
BANK OF AMERICA NA**	Unsecured	2,303.00	2,470.31	2,470.31	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,975.00	3,132.83	3,132.83	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,024.00	1,109.06	1,109.06	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,552.00	1,692.94	1,692.94	0.00	0.00
CITIBANK**	Unsecured	4,175.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	90.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	8,177.00	8,501.06	8,501.06	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,443.00	2,600.81	2,600.81	0.00	0.00
EQUITY SALES	Unsecured	2,795.00	NA	NA	0.00	0.00
EXCELA HEALTH	Unsecured	201.50	NA	NA	0.00	0.00
FINANCE SYSTEM	Unsecured	119.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	23,537.00	22,165.57	22,165.57	1,823.05	455.94
FIRST PREMIER BANK	Unsecured	15.00	NA	NA	0.00	0.00
FREEDOM CREDIT UNION	Unsecured	5,095.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	78,990.00	77,638.09	0.00	4,037.65	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	461.43	461.43	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	304.54	309.63	309.63	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	5,975.00	6,260.91	6,260.91	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	4,296.00	4,517.03	4,517.03	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	3,971.00	4,208.43	4,208.43	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	310.00	NA	NA	0.00	0.00
KEYBRIDGE MEDICAL REVENUE CA	Unsecured	310.00	309.63	309.63	0.00	0.00
KOHL'S	Unsecured	698.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	471.00	573.81	573.81	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,169.00	3,399.60	3,399.60	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,507.00	1,645.55	1,645.55	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC	Unsecured	1,099.00	1,237.37	1,237.37	0.00	0.00
LVNV FUNDING LLC	Unsecured	618.00	738.49	738.49	0.00	0.00
NAVIENT	Unsecured	4,165.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,061.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,018.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	816.00	NA	NA	0.00	0.00
OFFICE OF THE ATTORNEY GENERAL	Priority	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	7,515.00	8,160.89	8,160.89	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	1,252.00	1,255.04	1,255.04	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	1,062.00	NA	NA	0.00	0.00
PENDRICK CAPITAL PARTNERS LLC	Unsecured	NA	985.00	985.00	0.00	0.00
PINK DOGWOOD 13 LLC	Unsecured	993.00	1,032.08	1,032.08	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,327.00	4,587.71	4,587.71	0.00	0.00
REVCO	Unsecured	25.00	NA	NA	0.00	0.00
UPGRADE	Unsecured	744.00	NA	NA	0.00	0.00
UPSTART NETWORK	Unsecured	38,427.00	40,770.13	40,770.13	0.00	0.00
WESTGATE RESORTS	Secured	14,795.00	NA	NA	0.00	0.00
WOODFOREST NATIONAL BANK	Unsecured	927.00	701.74	701.74	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$4,037.65	\$0.00
Mortgage Arrearage	\$461.43	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,165.57	\$1,823.05	\$455.94
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,627.00	\$5,860.70	\$455.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$121,323.26	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,306.99</u>
Disbursements to Creditors	<u>\$6,316.64</u>
TOTAL DISBURSEMENTS :	<u>\$7,623.63</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/28/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.